MEANS OF FINANCING THE COST OF INJURIES INCURRED IN BOYS' INTERSCHOLASTIC ATHLETICS IN THE HIGH SCHOOLS OF MASSACHUSETTS

William W. Fish Jr.

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Submitted by

William Wallace Fish, Jr.

(B. S., Hyannis State Teachers' College, 1942)

In partial fulfillment of requirements for

the degree of Master of Education

1947

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In humble appreciation for their

advice and cooperation I wish to thank

Dr. Leslie W. Irwin, M.A., Ph. D.

Dr. John M. Harmon, M.S., Ed. D.

Dr. G. Lawrence Rarick, M.S., Ph. D.

Principals of High Schools of Massachusetts

and

Representatives of the many insurance companies

William Wallace Fish Jr.

First Reader: Leslie W. Irwin, Assoc. Professor of Health and Physical Education

Second Reader: G. Lawrence Rarick, Assoc. Professor of Education

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CHAPTER I

INTRODUCTION

Whether it be school or college, whether its enrollment be 100 or 10,000, every educational institution faces a problem demanding solution. How shall it provide for the injuries incurred in interscholastic competition?

The adequate treatment of all athletic injuries has become a problem of paramount importance. With the extension of the physical education program now encompassing a broad program in interscholastic sports, injuries are bound to be more numerous. This means increased expenses to the student or the institution. Members of our athletic teams, in many schools, are spared the expense of covering the cost of these injuries due to the assumption of the school of a moral responsibility for this coverage. The problem has become so extensive, that just the provision of adequate protective wearing apparel is not sufficient, and injury care to those playing is necessary. The question naturally arises, what procedures shall be initiated in order to meet in part or full this moral responsibility?

It was with this question in mind that the following study, "Means of Financing the Cost of Injuries Incurred in Boys' Interscholastic Athletics in the High Schools of Massachusetts" has been made.

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It was with this question in mind that the following study, "Means of Financing the Cost of Injuries Incurred in Boys' Interscholastic Athletics in the High Schools of Massachusetts" has been made.

Statement of the Problem

"Means of Financing the Cost of Injuries Incurred in Boys' Interscholastic Athletics in the High Schools of Massachusetts."

As a result of personal experiences and the experiences of acquaintances, the author became familiar with several methods employed in caring for the injured in interscholastic activities. Consequently, his desire for a more specific picture of the handling of this problem has led to a thorough survey of all high schools of Massachusetts.

Purpose of the Survey

The purpose of this survey is to carry out a comprehensive study of methods employed in caring for the injured participants of interscholastic activities in the high schools of Massachusetts.

This study presents the many methods offered for use by these schools in financing such injuries. It is hoped it may be beneficial to those desiring assistance or information in similar circumstances.

Method of Procedure

A. Technique Used

The author, due to the large number of schools to be contacted and their widely spread locations, resorted to the

Statement of the Problem

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The author, due to the large number of schools to be contacted and their widely spread locations, resorted to the

Questionnaire Survey Technique in an effort to accumulate the best possible amount of data pertinent to the problem.

B. Letter of Introduction

An introductory letter was sent with each questionnaire explaining its purpose in a concise manner. A copy of this letter is on page 4.

C. The Questionnaire

The questionnaire itself was composed of ten pertinent questions with hopes of acquiring a thorough knowledge of the problem. A copy of the questionnaire is on page 5.

D. Mailing of the Questionnaires

A list of the 246 high schools of Massachusetts with their respective principals was obtained through the Massachusetts State Department of Education. To each of these was mailed an envelope containing the introductory letter, the questionnaire, and a stamped self-addressed envelope.

It was gratifying, two days later to receive the first reply.

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Sandwich, Massachusetts

Dear Sir:

In an effort to improve conditions surrounding the cost of injuries incurred in High School Interscholastic Athletics, I am making a survey of existing conditions in the State of Massachusetts.

Your co-operation in giving the information called for on the enclosed blank will be highly appreciated.

Thanking you, I remain,

Sincerely yours,

William W. Fish, Jr.

Sandwich, Massachusetts

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QUESTIONNAIRE

1. School

2. Address

3. Principal

4. Type of School 3 yr._____, 4 yr._____, 6 yr._____

5. Total Enrollment Boys _____

6. Interscholastic Activities (Check with an X those carried on.)

BOYS

a. Football	_____	g. Boxing	_____
b. Basketball	_____	h. Track & Field	_____
c. Baseball	_____	i. Volleyball	_____
d. Soccer	_____	Others	
e. Ice Hockey	_____	j.	_____
f. Wrestling	_____	k.	_____
		l.	_____

7. Check the way or combination of ways in which your interscholastic athletic injuries are paid.
   a. ____An athletic association fund within the school.
   b. ____Benefit entertainments.
   c. ____School reserve fund.
   d. ____Accident insurance with outside companies or organizations.
   e. ____Parental expense
   Other means
   f. ____(Namely)
   g. ____ "

8. If through outside accident insurance company or organization, please give:
   a. Name
   b. Address

9. If athletic injuries are not now covered by insurance were they at any time in the past?
   a. Yes _____
   b. No _____
   c. If "Yes," why was it discontinued?

10. Do any of your teachers carry liability insurance?
Yes____ No____ If "Yes," with whom?

1. School

2. Address

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4. Type of School 3 Yr._____. 4 Yr._____. 6 Yr._____

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d. Soccer	_____	Others	
e. Ice Hockey	_____	m.	_____
f. Wrestling	_____	n.	_____
		o.	_____

7. Check the way or combination of ways in which your interscholastic athletic funds are paid.
   a. _____ An athletic association fund within the school.
   b. _____ General entertainments.
   c. _____ School reserve fund.
   d. _____ Accident insurance with outside companies or organizations.
   e. _____ Parental expense
   Other means
   f. _____ (Name)
   g. _____ "

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Yes_____ No_____ If "Yes," with whom?

CHAPTER II

DISCUSSION OF DATA

A. Questionnaire Returns

The author was more than pleased with the cooperation shown by the 185 principals who so diligently replied to the questionnaire. This meant a return of better than 75 per cent of those mailed.

B. Question No. 7 of the Questionnaire.

"Type of School 3 yr._____, 4 yr._____, 6 yr._____

The author in summing up the information of this question found that there were:

36 three year high schools
107 four year high schools
1 five year high school
40 six year high schools
1 seven year high school

C. Question No. 6 of the Questionnaire.

"Interscholastic Activities." The findings of this question have been put into two tables. One which shows the number of schools participating in each activity and another which shows the number of activities carried on by each school.

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Table 1. Athletic Activities Carried on in Interscholastic Competition in Order of Their Popularity.

Sport	Number of Schools
Baseball	183
Basketball	176
Football	128
Track and Field	74
Ice Hockey	27
Volleyball	21
Golf	18
Tennis	16
Soccer	14
Wrestling	6
Boxing	3
Swimming	3
X-Country	3
Softball	2
Skiing	2
Touch-Football	2

Table 2. Number of Activities Being Carried on by Each School.

Number of Activities	Number of Schools
1	4
2	36
3	59
4	37
5	25
6	11
7	6
8	6
9	0
10	1

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D. Question No. 7 of the Questionnaire. "Way or combination of ways in which interscholastic athletic injuries are paid."

A thorough explanation of question number seven is necessary that the reader may well understand the various methods being exercised in the high schools of Massachusetts in financing injuries incurred in interscholastic competition.

It was found that there were: 52 schools using 7a, 11 schools using 7b, 8 schools using 7c, 97 schools using 7d, 93 schools using 7e, 1 school using 7f, and 4 schools using 7g. Also it was found that: 116 schools used only one method of financing said injuries, 60 schools used only two methods of financing said injuries, 7 schools used three methods of financing said injuries, and 2 schools used four methods of financing said injuries.

It is important at this time to show the findings of question seven by subdividing it into its respective parts.

7a

An Athletic Association Fund within the school. This fund was found to be formed through receipts from: 1. game returns, 2. the selling of insignias - pictures - candy- soft drinks - and peanuts, 3. athletic dances.

7b

Benefit Entertainments. This fund was found to be formed through receipts from: 1. special games, 2. dances, 3. bridge,

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whist and cribbage parties, 4. benefit movies, 5. benefit plays, 6. box lunch parties.

7c

School Reserve Fund. This fund was found to be formed through receipts from: 1. school cafeteria, 2. class contributions, 3. a portion of the alumni dues, 4. bequests and contributions of citizens.

7d

Accident Insurance with Outside Companies or Organizations. Through this study the author was acquainted with the names of several insurance and assurance agencies offering coverage to the athlete of interscholastic competition. These agencies will be taken up under question number eight.

7e

Parental Expense. The replies to this section prove, beyond a doubt, that the "Parental Expense" plays a tremendous part in the paying for injuries incurred in interscholastic competition.

7f and 7g

Other Means. These two sections afforded but little help. However, three methods were mentioned in this section, namely: 1. school doctor, 2. sale of candy, 3. sale of soft drinks.

Now that there is an understanding of the subdivisions of question seven, the author will show, from the data received, the many combinations of these subdivisions which were used.

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Combinations of Ways in which Injuries Incurred in Interscholastic Competition Were Paid:

A and B

Two schools were found using this combination:

a. An Athletic Association Fund Within the School

b. Benefit Entertainments

A and C

One school was found using this combination:

a. An Athletic Association Fund Within the School

c. School Reserve Fund

A and D

Eleven schools were found using this combination:

a. An Athletic Association Fund Within the School

d. Accident Insurance With Outside Companies or Organizations.

A and E

Seven schools were found using this combination:

a. An Athletic Association Fund Within the School

e. Parental Expense

A and F

One school was found to be using this combination:

a. An Athletic Association Fund Within the School

f. The Profit from the Sale of Candies and Ice Cream in School

Combinations of Ways in which Injuries Incurred in Interscholastic Competition Were Paid:

A and B

Two schools were found using this combination:

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A and F

One school was found to be using this combination:

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f. The Profit from the Sale of Candies and Ice Cream in School

B and C

One school was found to be using this combination:

b. Benefit Entertainments

c. School Reserve Fund

B and E

Two schools were found to be using this combination:

b. Benefit Entertainments

e. Parental Expense

C and D

One school was found to be using this combination:

c. School Reserve Fund

d. Accident Insurance With Outside Companies or Organizations.

C and E

One school was found to be using this combination:

c. School Reserve Fund

e. Parental Expense

D and E

Thirty-one schools were found to be using this combination.

d. Accident Insurance With Outside Companies or Organizations

e. Parental Expense

E and F

Two schools were found to be using this combination:

e. Parental Expense

f. The Profit from the Sale of Candies and Ice Cream in School

B and C

One school was found to be using this combination:

b. Benefit Entertainments

c. School Reserve Fund

B and E

Two schools were found to be using this combination:

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e. Parental Expense

C and D

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E and F

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e. Parental Expense

f. The Profit from the Sale of Candies and Ice Cream in School

E and G

One school was found to be using this combination:

e. Parental Expense

g. School Doctor's Services

A, B and E

Two schools were found to be using this combination:

a. An Athletic Association Fund Within the School

b. Benefit Entertainments

e. Parental Expense

A, D and E

Four schools were found to be using this combination:

a. An Athletic Association Fund Within the School

d. Accident Insurance With Outside Companies or Organizations

e. Parental Expense

B, C and E

One school was found to be using this combination:

b. Benefit Entertainments

c. School Reserve Fund

e. Parental Expense

A, B, C and E

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The author has felt it necessary to include the above data in his paper to show the various ways in which the injuries are cared for.

E. Question No. 8 of the Questionnaire. "If through outside accident insurance company or organization, please give Name and Address." The returns from section 7d of the questionnaire showed that 97 or 52 per cent of the schools were using some type of insurance or assurance in part coverage on athletes participating in interscholastic activities.

The following is a listing of insurance or assurance companies being used by some of the high schools of Massachusetts:

1. Council of New England Secondary School Principals' Association
2. O'Brion, Russell and Company, 108 Water Street, Boston 6, Massachusetts
3. American Employers' Insurance Company, Boston and Worcester, Massachusetts

A, B, D and E

One school was found to be using this combination:

a. An Athletic Association Fund Within the School

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d. Accident Insurance With Outside Companies or Organizations

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2. O'Brien, Russell and Company, 108 Water Street, Boston 6, Massachusetts

3. American Employers' Insurance Company, Boston and Worcester, Massachusetts

4. Employers' Liability Assurance Corporation, 1 Liberty Square, Boston, Massachusetts

5. Paul N. Chaput, Inc., Lafayette Street, Salem, Massachusetts

6. Employers' Group-Liability Assurance Corp., New England Department, 1 Liberty Square, Boston 7, Massachusetts

7. General Accident, Assurance Corp. Ltd., Philadelphia, Pennsylvania

8. Teninga Brothers Insurance Agency, 10833 S. Michigan Avenue, Chicago, Illinois

Although the author has no personal affiliations with any of the above named insurance companies, he feels that some of their policies, in regard to compensating the injured athlete, should be made public.

While some may carry low premium costs and others somewhat higher, the over-all coverage is of prime importance.

F. Question No. 9 of the Questionnaire. "If athletic injuries are not now covered by insurance were they at any time in the past?" It was sincerely hoped by the author, that the persons answering this question would do so conscientiously so that a complete understanding of the discontinuance of various insurance plans could be understood. However, he learned that of the 185 answering principals, 11 answered in the affirmative whereas 40 answered negatively.

The reasons found through the affirmative replies, for the discontinuing of insurance were:

1. the lack of adequate coverage

4. Employers' Liability Assurance Corporation, 1 Liberty Square, Boston, Massachusetts

5. Paul N. Chaput, Inc., Lafayette Street, Salem, Massachusetts

6. Employers' Group-Liability Assurance Corp., New England Department, 1 Liberty Square, Boston 7, Massachusetts

7. General Accident, Assurance Corp. Ltd., Philadelphia, Pennsylvania

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The reasons found through the affirmative replies, for the discontinuing of insurance were:

1. the lack of adequate coverage

2. too few students took advantage of the opportunity to enroll
3. there was too much clerical work
4. some instances the returns on claims proved insufficient

It was gratifying to learn from these returns that such a small number felt it necessary to discontinue previously carried insurance plans.

G. Question No. 10 of the Questionnaire. "Do any of your teachers carry liability insurance?" This question was placed within the questionnaire for two purposes. First, to attempt to ascertain the number of schools having teachers carrying liability insurance and secondly, to obtain a list of the names of the companies with whom they are insured.

In the findings of the first part there were only 12 schools answering in the affirmative thereby giving a showing of but 6 per cent. This for the most part, shows that the teachers are still unaware of the benefits of teacher insurance plans.

The findings of the second section of question number ten shows a listing of seven agencies now handling teacher liability insurance. They are listed as follows:

1. Maryland Casualty Company
2. Century Indemnity Company
3. Teachers' Liability Insurance Company, Maryland

4. Smith Brothers, Insurance Company, Adams, Massachusetts
5. Employers Liability Assurance Corp. Ltd.
6. Employers Liability Insurance Co.
7. Great American Teachers' Liability Policy

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6. Employers Liability Insurance Co.

7. Great American Teachers' Liability Policy

CHAPTER III

INVESTIGATION OF INSURANCE PLANS NOW BEING USED BY SOME OF THE HIGH SCHOOLS OF MASSACHUSETTS

The author contacted by mail the many insurance and assurance agencies spoken of in question number eight of the survey. The following pages will deal with the plans submitted by some of these companies. This will enlighten the reader regarding some of the policies now being used.

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The Council of New England Secondary

School Principals Association

The Council of New England Secondary
School Principals Association

CONSTITUTION
and
BY-LAWS
of the
Massachusetts High School Principals' Association

Adopted January 10, 1942
with changes through April 16, 1946.

PRINTED BY GLOUCESTER VOCATIONAL SCHOOL

CONSTITUTION
and
BY-LAWS

of the

Massachusetts High School Principals' Association

Adopted January 10, 1942
with changes through April 16, 1946.

CONSTITUTION

ARTICLE 1 — NAME

The name of this organization shall be The Massachusetts High School Principals' Association.

ARTICLE 2 — PURPOSE

The purpose of the Association shall be to promote the interests of secondary education; to encourage cooperation, professional efficiency, and good fellowship among its members; and to secure uniform regulation and control of inter-school participation in extra-curricular activities throughout the State.

ARTICLE 3 — MEMBERSHIP

The Principal, or Headmaster, of any public secondary school of Massachusetts may become a member of the Association, representing his school, upon the payment of the annual dues. The principal of each school that is a member of the Massachusetts High School Athletic Association at the time of merger shall be considered a member of this Association and shall continue to be a member upon payment of annual dues.

Associate Members: Any person who has once become a member may become an Associate Member upon retiring or changing from the position of principalship, and shall be entitled to all the privileges of membership.

Honorary Members: Members who have maintained regular membership for a period of twenty-five years shall become honorary members and shall be entitled to all the privileges of membership. Educational leaders of Massachusetts may be elected Honorary Members by vote of the Association upon recommendation by the Executive Board.

ARTICLE 4 — ADMINISTRATION

Officers: The officers of the Association shall be a President, a Vice-President, a Secretary, and a Treasurer. They shall be elected annually from the regular or associate members and shall perform the usual duties of such officers. The President and Secretary shall be ex-officio members of each Standing Committee.

The Secretary shall keep all records of meetings of the Association, of the Executive Board, and of each Standing Committee; shall keep records of membership in the Association, of schools which have agreed to follow the Rules of Eligibility and of schools participating in activities sponsored by any Standing Committee; shall issue all reports, circulars, forms, and blanks authorized by the Executive Board; shall attend all meetings of the Executive Board and of any Standing Committee at its request; shall make an annual report summarizing

the activities of the Association; shall keep any other records or make any other reports requested by the Association or by the Executive Board, and shall perform such other duties as the Board or a Standing Committee may request; and shall annually receive such compensation and such allowances for expenses as the Executive Board may approve.

The Treasurer shall have charge of the money of this Association and shall keep records according to a system approved by the Board; shall deposit all funds in the name of the Association; shall make payments as directed by the Executive Board or authorized by a Standing Committee; shall make an annual report which shall include a financial statement, audited previous to the annual meeting as directed by the Executive Board; shall attend meetings of the Executive Board or of any Standing Committee at its request; and shall annually receive such compensation and such allowances for expenses as the Executive Board may approve.

Executive Board: There shall be an Executive Board consisting of the officers of the Association, the Past President and the Chairman of the Standing Committees, which shall carry out the general activities and policies of the Association; decide on the time and place of meetings of the Association and of the Board; call joint meetings with the Council at least once each year; fill vacancies on committees or in the offices until the next annual meeting; approve all bills and grant allowances for expenses ot members in conducting the bus-

iness of the Association; have the accounts of the Treasurer audited before the annual meeting; appoint a Nominating Committee annually; appoint temporary Committees; have charge of the programs of all meetings of the Association; make recommendations; carry out any other duties assigned to it; and, between the regular meetings of the Association, it shall have all the powers and prerogatives of the Association.

Standing Committees: The regulation and control of all inter-school activities and other projects sponsored by this Association shall be carried out by Standing Committees of three to five members each at the discretion of the Executive Board, elected by the Association. The term of office of committee members shall be three years and no member who has served two full terms shall be eligible to succeed himself until the lapse of one full year. Vacancies in the membership of committees shall be filled by the Executive Board until the next annual meeting.

Each Standing Committee shall choose its own Chairman who shall call meetings as needed and assume leadership in the work of the Committee, and Secretary Pro Tem who shall keep the records of the meetings not attended by the Secretary and shall send copies of these records to the Secretary.

Each Standing Committee may appoint sub-committees consisting of members of the Association, or of qualified school officials, to assist in carrying out the work of the Committee.

The powers and duties of each Committee shall be those needed to regulate and control the inter-school relationships of the

activity it sponsors; they may be designated in detail by the Association.

1. There shall be a **Standing Commitee** on Athletics consisting of three to five members at the discretion of the Executive Board.

Powers and duties of the Standing Committee on Athletics:

a. It shall give interpretations of the Eligibility Rules of this Association.

b. It shall affix and enforce penalties for any violation of these rules.

c. It shall appoint annually a committee of fifteen, three men to be selected from each of five geographical sections of the state, as determined by the Standing Committee, and it shall designate the duties of this committee of fifteen.

Any school that is a member of the Massachusetts High School Athletic Association at the time of the merger whose principal maintains membership in this Principals' Association, or any school whose principal is a member of this Principals' Association and signs an agreement to follow the Rules of Eligibility shall receive all the rights, privileges, and benefits of the influence of this Association in interscholastic athletics.

2. There shall be a **Standing Committee on Student Councils** composed of three to five members at the discretion of the Executive Board.

3. There shall be a **Standing Committee on Publications** composed of (as above).

4. There shall be a **Standing Committee on Musical Activities** composed of (as above).

5. There shall be a **Standing Committee on Dramatic, Forensic, and Debating Activities** composed of (as above).

6. There shall be a Board of Trustees, acting as a Standing Committee, consisting of one member from each athletic district and of two additional members from District 1, the three members from District 1 to be selected from schools of different memberships.

It shall be the function of the Board of Trustees to conserve all tournament funds received by the Treasurer and to authorize expenditures upon request of the Executive Board. The Trustees may, however, decline to authorize the expenditure of other than the annual income of such funds, except upon vote of the Association.

7. There shall be such other Standing Committees as the Association shall elect at any meeting.

Council: There shall be a Council consisting of one member from each principals' organization or club in the state, appointed annually by his group at its first meeting following the annual meeting of this Association. The Executive Board shall decide what groups or organizations shall be represented and may appoint not more than three members at large. No member shall serve more than three consecutive years.

The council shall serve as a liaison between the Executive Board and the princi-

pals by presenting recommendations from the groups to the Executive Board and bringing the deliberations of joint meetings of the Council and Board before the groups.

Delegates to the Council of New England Secondary School Principals' Associations: There shall be eight delegates to the Council of New England Secondary School Principals' Associations elected to serve three years each. The delegates shall represent athletic and other activities in a proportion to be determined by the Executive Board, and the expenses of the delegates shall be paid from the accounts of these activities and/or from the general account of the Association, as determined by vote of the Association.

Nominating Committee: The Executive Board shall appoint a Nominating Committee of three members at least one month before the annual meeting.

This Committee shall nominate qualified candidates for the offices, for the Standing Committees, and for the Delegates to the Council of New England Principals' Associations as vacancies occur and for such other offices as the Executive Board shall determine.

When any Standing Committee is first organized the term of office of the members shall be set for one, two, or three years to secure a rotation of vacancies thereafter, and vacancies shall be filled to maintain this rotation. The same principle of rotation shall be established and maintained for the Delegates to the Council of New England Secondary School Principals' Associations.

ARTICLE 5 — DUES AND FINANCES

The annual dues of active members shall be two dollars and fifty cents ($2.50) and of Associate Members, one dollar ($1.00). Honorary members shall pay no dues.

Dues and assessments are payable at the beginning of the school year. Any member who is delinquent in the payment of his annual dues after December first of any school year, shall, after due notice, thereby cease to be a member.

The Treasurer shall keep a separate account in his records for each general source of income. The general account shall include all dues of members and all other receipts not included in the "athletic account" or in the accounts of other activities.

The expenses of the meetings of the Association shall be paid from the general account.

Upon recommendation of the Executive Board, the Association may levy assessments not to exceed two dollars per year upon the schools which subscribe to the rules and regulations on athletics, or upon the schools which participate in another activity, to carry on that activity.

The Standing Committee of each activity shall supervise the funds connected with that activity, and shall authorize the Treasurer to make payments from funds deposited in its account. They may request groups sponsoring interscholastic tournaments, festivals, conventions, or other meetings to make suitable financial reports to them.

Upon recommendation of the Executive Board the Association may transfer funds from the account of one activity to the account of another activity, except that any money in the Treasury of the Massachusetts High School Athletic Association at the time of merger shall be earmarked and used only on athletic activities under the control of the Standing Committee on Athletics.

ARTICLE 6 — LOCAL MANAGEMENT

The Principal of the school, or his authorized representative, shall accompany any group of students representing his school at an interscholastic contest or meeting.

The Principal of the school, or teachers authorized by him, shall be the manager or managers of the teams or groups representing the school. All student managers shall be under the Principal's direction.

No school shall engage in any interschool contest without the sanction of the Principal.

ARTICLE 7 — AMENDMENTS

The Constitution and Rules of this Association may be amended by a majority vote of the Principals present at any meeting. Any proposed amendments must be presented to the Executive Board at least three weeks previous to the meeting and also referred by it to the members of the Association at least ten days previous to the meeting, with some recommendation as to its adoption. Any changes in the Rules of Eligibility shall become operative on and after the fifteenth day of the following December.

BY-LAWS

The "Rules of Eligibility of Contestants" of the Massachusetts High School Athletic Association shall be incorporated as By-Laws of this Association, and the "Recommendations" and "Interpretations of Rules" shall be accepted and included in its records.

Section I — Rules of Eligibility

In order to be eligible to represent in athletic contests a Secondary School which is a member of this Association, contestants must conform to the following rules:

Rule 1. A pupil shall have been a member of some Secondary School for the three months, exclusive of the summer vacation months, next preceding the contest, unless entering from an elementary or junior high school during the same calendar year.

Rule 2. In case a pupil enters one Secondary School from another, of from a Trade School not under the jurisdiction and supervision of the high school principal, he shall be allowed to represent the school only in case his family has changed its residence to the town or city in which the new school is located, or he has attended this school three consecutive months, the summer vacation months not to be considered as part of the school year. In either case his record must conform with all the other eligibility rules of this Association.

Rule 3. (a) A pupil must secure, for the period from the beginning of the school year up to the end of the regular ranking

period next preceding the contest, a passing grade in at least fourteen periods of prepared work or its equivalent. A pupil cannot at any time represent a school unless taking fourteen periods of prepared work. At least two periods of unprepared work shall be required as the equivalent of one period of prepared work.

(b) Furthermore, to be eligible during September and October the pupil must have satisfied the scholarship requirements in fourteen periods of prepared work for the previous year. Back work may be made up in September, provided that it is made up and becomes a matter of final record within one week of the date on which school opens for the year.

Note: In the case of boys in cooperative industrial courses, where school work alternates weekly with work in outside shops, an average of six periods of work per week shall be considered as an equivalent.

For schools on the semester promotion basis, the school year is understood to be a semester beginning in either September or February.

Rule 4. No pupil shall be eligible to represent a Secondary School for more than two school years while a member of the so-called Freshman, Sophomore or Junior years, nor for more than one year while a member of the so-called Senior year. (Senior is interpreted as meaning any individual who at any time during the school year is in a position to satisfy graduation requirements that year).

Rule 5. A pupil shall be under nineteen years of age. However, he may complete an athletic season provided his nineteenth birthday falls within the dates set for that athletic season.

Fall Season
Sept. 1 — Dec. 15 (dates inclusive).

Winter Season
Dec. 15 — April 1 (dates inclusive)

Spring Season
April 1 — End of school year (dates inclusive).

Rule 6. A pupil shall be an undergraduate, i. e., he shall not be a graduate of any secondary school. However, a graduate from a high school in February or June may represent his school in athletics until the close of the school semester, if otherwise eligible. Any student who has credits sufficient for a diploma shall be regarded a graduate.

Rule 7. A pupil shall not have been ruled out of a game in any given sport more than once in the same season, except that in basketball this rule shall apply only when the contestant has been ruled out for slugging.

Note: A pupil ruled out of a game twice in the same season shall be disqualified from further participation in that sport for a year from the date of the second disqualification.

Rule 8. It shall be the duty of every principal to place in the hands of the principal of the opposing team, if so requested by that principal, a list of players eligible to represent his school on a certain date.

Rule 9. Participation in any meet or tournament sponsored by this Association is limited to members of schools whose principals are members of this Association and have signed agreements to follow the Rules of Eligibility, except that the District Athletic Committee sponsoring a tournament shall have the right to invite private or out-of-state public schools to participate in such tournament.

Section II — Interpretation of Rules

1. In all contests in which a school participates, its representatives must conform to the Rules of Eligibility, whether its opponents are members of the Association or not. No principal has the right to make a private arrangement with another school to evade the rules of the Association.

2. (Rule 2 of Rules of Eligibility) The term "Public Secondary School" may include such private Secondary Schools as in the opinion of the Executive Board are fulfilling the function of public secondary schools in the towns where located.

3. (Constitution, Art. 6.) An "authorized representative" must be either a member of the faculty or a coach authorized by the principal to act in his place. In no case should a pupil act in that capacity.

4. The rules of eligibility apply to all second teams and girls' teams, since the contestants are just as fully representatives of the schools as are first teams.

5. When a member or members of any team are protested, the game shall be played

as scheduled and the protest filed with the Standing Committee on Athletics for settlement later.

6. A school which plays a boy who is later found to be ineligible, whether because of the boy's own misstatements, or the lack of care on the part of school authorities should notify in writing the schools affected and forfeit every game in which the ineligible boy competed. The secretary of the Association should also be notified.

7. State wards and pupils whose tuition in one school is paid by some other town shall be exempt from the requirements of family residence as stated in Rule 2 of Rules of Eligibility.

8. A pupil who repeats work upon which he has once received credit cannot count that subject a second time for eligibility.

9. A pupil cannot count for eligibility points obtained on a subject taken during the summer vacation, unless that subject had previously been pursued.

10. In the case of a game postponed or resulting in a tie, the eligibility of participants does not hold over until the game is actually played off;—but the pupils who participate in any contest must be eligible under the rules on the date when the game is actually played.

11. A Junior High School pupil is eligible to represent a Senior High School on its athletic teams only when the two schools are under the same principal.

12. No special privileges such as extra examinations, delayed marks, make-up opportunities, or other favors which are not granted on equal terms to every pupil in the school should be granted to athletes

13. When a pupil severs his connections with a school and then decides later to return to school, he cannot become eligible for athletics until the expiration of three calendar months from the date of his return, and until the requirements of the Rules of Eligibility are fully met.

14. Pupils in Trade Schools are eligible to play on High School Athletic teams when and only when they are candidates for the regular high school diploma.

Section III — Track Rules

1. A participant is limited in any track meet to three events of which not more than two may be track. The individual distance in the relay is considered to be a track event. A boy eliminated in a trial heat of the dash or hurdles may participate in the relay.

2. High hurdles shall be eliminated.

3. The mile relay shall be eliminated.

4. Three weeks of training should precede participation in any meet.

5. There shall not be participation in more than one meet in any one week, nor sooner than the fourth day after the previous meet.

6. The following order of events is recommended for out-of-doors competition:

120 yd. low hurdles
100 yd. dash

Mile run
880 yd. run
220 yd. dash
440 yd. run
½ mile relay

Field events and trial heats shall be inserted as feasible.

A full statement of order shall be announced one week before the meet.

Section IV — Basketball Rules

1. There shall be a referee's automatic time-out of one minute at the end of four minutes of play in both the second and fourth periods.

2. There shall be a two-minute time-out between the first and second and between the third and fourth periods.

3. The ball will be handled by the official following a score.

4. Not more than two games a week shall be played in any schedule during the entire season, except as required in prolonged tournament play or because of postponed games.

5. Member schools shall not participate in basketball tournaments not authorized by the Standing Committee on Athletics.

Section V — Hockey Rules

1. During any league game each player shall wear a helmet suitably equipped with chin strap. (Recommended for all games)

2. A Player who loses his helmet may not continue in play until he recovers his helmet, and failure to withdraw will bring a minor penalty.

3. Any member of a squad, ruled out of a game for engaging in a fight, or for unsportsmanlike conduct, shall not participate in the next succeeding league game, or, if the school is not a member of a league, the next scheduled game.

4. Each period shall not exceed twelve minutes of actual play.

5. Not more than two games a week shall be played in any schedule during the entire season, except as required in prolonged tournament play or because of postponed games.

6. Not more than two over-time periods shall be played if a game ends in a tie, each to be five minutes in length. There shall be a rest period of at least ten minutes before the first over-time period and ten minutes between over-time periods.

7. Member schools shall not participate in round-robin or all-star games, nor in tournament play, without the approval of the Standing Committee on Athletics expressed through the District Committee.

Recommendations:

1. A rest period of at least fifteen minutes shall be inserted between periods.

2. If two or more games are included in any scheduled event, periods should be dovetailed to permit adequate rest periods for all teams.

Section VI — Recommendations

1. It is recommended that principals exercise great care in determining the ages

of contestants, and in all doubtful cases secure birth certificates from the town clerks of the pupils' places of birth.

2. It is recommended that principals secure from each pupil a certificate of fitness from a regular physician, and his parents' written consent to participate.

3. It is recommended that to secure more definite mutual agreement, and a more satisfactory adjustment of any differences, all contracts for games be issued on the official blanks of the Association.

4 It is recommended that when the cancellation of a game is necessary because of very unusual conditions, four days' notice of the cancellation be given and any expenses incurred by either team be shared by the two schools.

5. It is recommended that school football teams should not meet for training or practice until September first or September second, if the first falls on a Sunday.

6. It is recommended that mid-week evening games of basketball be eliminated during the regular season.

7. It is recommended that basketball coaches be encouraged to take all time-outs permitted by the rules.

8. It shall be the responsibility of the home team to see that a physician is in attendance at each football game. He shall be responsible not only for the home team but for the visiting team, unless they have their own physician with them. His judgment shall

be final with regard to the condition of a player after injury. No player may continue to participate in the game against his advice.

9. Care should be taken to see that all football equipment is in first class condition and that no defective equipment is used. In these days, when new equipment is difficult to get, special precautions should be observed both for the protection of the player himself and for his opponents.

10. It is recommended that team transportation be confined to recognized common carriers, including bus lines or taxi cabs. The use of private cars should be discouraged.

11. It is recommended that no member school shall participate in any Sunday athletic contest.

Athletes Accident Benefit Fund

For high school boys and girls of New England

Provided by the Council of New England Secondary School Principals' Associations

1945—General Information—1946
For Parents, Physicians and Dentists

The Athletes Accident Benefit Fund

The Athletes Accident Benefit Fund is a non-profit, cooperative type of financial benefit society for boys and girls who are injured in athletic games or exercises carried on as a part of the program in physical education or the athletic schedule of the school and supervised by high school officials. The Fund derives its money from a registration fee collected from each member school, and from a small fee from each individual boy or girl who joins the plan. Benefits are paid from this fund in accordance with a schedule set up and approved by the sponsor of the Fund, the Council of the New England Secondary School Principals Associations. Your own high school principal is a contributor to the policies and activities of the Council through his membership in the Secondary School Principal's Association of his own State.

This Benefit Fund has been in operation for eight years, and during this period has paid out approximately $32,000.00 in claims at an extremely low cost of operation. A financial statement of the Fund is sent to your principal periodically and is available in his office for your inspection and perusal.

The Fund has these major purposes beside its primary function as a group benefit society:

It aims to lessen the dangers and risks of athletic games by urging the utilization of every safety device possible. It impels pre-season physical examinations, and encourages safe playing fields and halls, good protective equipment, competent coaching and good officiating. It requires that a physician should be on the ground or quickly available at every strenuous athletic contest.

When a boy or girl is injured, prompt and adequate medical care should be given. It is here that the Benefit Fund functions. By providing a schedule of payments which closely parallels the usual Workmen's Compensation schedule of your state the Fund offers some assurance that an injured student will receive adequate care and the physician or dentist will be assured in most cases of a fair return for his services.

The fee schedule, however, represents **maximum** amounts for specific injuries. If all accidents should reach the maximum payments, the present low cost of this protection would need to be doubled, and more. The Fund must maintain the widest possible "spread of risks" in order to pay for those who are unfortunate in their injuries. By following the Group Insurance idea, covering large numbers of pupils and adhering rigidly to the schedule of benefits it has been possible to meet all claims and still keep the cost to an individual member at the low rates indicated.

Everyone has the right, of course, to purchase **extra** medical and dental care if they are financially able to do so. This Benefit Fund, however, is set up to relieve suffering; to assist parents and schools in meeting doctors' or dentists' bills; and to restore the injured boy or girl, as nearly as possible, to his normal physical condition.

It does not contemplate expensive remedial care.

The schedule of benefits provides payments which are often adequate, although not necessarily so, for medical and dental charges following injuries sustained in all types of supervised play or exercise, — charges which otherwise most frequently revert to parents, since no school may be held legally responsible for such charges.

It is recommended that local physicians and dentists be informed of the Fund schedule, its regulations and its purposes. If this information is made available to these persons the committee feels certain that schools and students will receive cooperation in relation to adequate service and reasonable charges.

THE COST

1. School Registration Fee, $5.00 (This is paid but once a year by the school itself.)

2. Individual Membership Fee Schedule "A", $1.00 for football, * including also all other sports, for entire school year; or $.50 for all sports **except** football.
Schedule "B", $2.00 for football, including also all other sports, for entire school year; or $1.00 for all sports **except** football.

3. Hospitalization Fee. This is a separate coverage and is available on either the A or B schedule at an additional fee of 35¢.

*Note: The term "football" includes such varieties as Touch, 6 and 8 man, Soccer, and Rugby.

THE BENEFITS

Certified medical and dental costs for fractures, dislocations, lacerations, concussions, broken teeth, antitoxin treatments, and X-ray expenses resulting from injury sustained during school sponsored athletic practices, contests, or physical education practices or exercises as stated below. **At the present time the Fund does not pay for treatment of sprains, torn ligaments, bruises, contusions, hematomas, infections or other injury not listed under the schedule of benefits.**

Accidents must be reported within 12 days of occurence. Requests for benefits not completed within 60 days from date of accident will be considered withdrawn unless an extension of time is granted.

Students are not covered until the registration card has been received in the office of the chairman. The only exception to this is when the cards are sent by registered mail, in which case the time of mailing, as indicated by the postmark, will be accepted as the time of registration.

THE SCHEDULES OF BENEFITS

	Schedule "A"	Schedule "B"
Entire sight of one eye, irrevocably lost	$200.00	$200.00
Both arms broken above the elbows	150.00	150.00
Both legs broken above the knees	150.00	150.00
Pelvic fracture, maximum of	50.00	100.00
(a) Ilium only	30.00	50.00
Both bones of either leg broken, between ankle and knee	75.00	100.00
Both bones of either arm broken between wrist and elbow	60.00	85.00
Either leg broken above the knee, and in cast	50.00	75.00
Either arm broken above the elbow	40.00	60.00
Either bone of either leg broken between ankle and knee	30.00	45.00
Either bone of either arm broken between wrist and elbow	25.00	35.00
Knee injury, requiring operation	.....	60.00

	Schedule "A"	Schedule "B"
Broken collar bone	20.00	30.00
Clavicular separation	20.00	30.00
Fractured sternum	10.00	20.00
Broken scapula	20.00	30.00
Broken cheek bone	20.00	30.00
Broken knee-cap	20.00	35.00
Broken jaw	20.00	35.00
Broken nose	10.00	15.00
Fractured ribs—two or more	10.00	15.00
(a) 1 rib only	5.00	7.50
Fractured vertebrae	40.00	60.00
(a) 1 vertebra	25.00	40.00
Broken bones in hand:		
Small bones of wrist	15.00	18.00
Metacarpal, maximum of	10.00	12.50
Fingers, each	7.50	10.00
Broken bones in foot:		
Small bones in foot	15.00	18.00
Metatarsal, maximum of	10.00	12.50
Toes, each	7.50	10.00
X-ray examination of teeth, maximum	2.00	3.00
X-ray examination to determine fracture	7.50	7.50
Dislocations:—(available if 15 calendar days, or more are lost in play):		
Knee	15.00	25.00
Shoulder	12.50	17.50
Ankle	10.00	15.00
Arm at elbow or wrist	7.50	10.00
Skull:		
Fractured	25.00	50.00
Concussion, routine doctor's fee (per visit) maximum of	25.00	35.00
Ruptured kidney—positive blood in urine	25.00	50.00
Operation for ligating of artery	———	25.00
Suture of laceration, $2.00 for first stitch; $1.00 for subsequent, to maximum of	10.00	15.00
Anti-toxin treatment	3.00	3.00
Dental Injuries:		
One chipped tooth	2.00	2.00
Broken facing	3.00	4.00
Replaced knocked-out filling	3.00	4.00
One broken tooth	10.00	12.00
Loss of one tooth	10.00	20.00
Injury to tooth, not fractured, but requiring root canal treatment	5.00	10.00
Each ordinary small filling	2.00	3.00
MAXIMUM allowance for one dental injury	25.00	40.00
Hospitalization, maximum of	75.00	75.00

C. N. E. S. S. EXAMINATION AND PERMIT CARD

SCHEDULE A PHYSICIAN'S STATEMENT

I hereby certify that .....
Name

was examined by me on .....
Date

and found physically fit to engage in all sports except those crossed out.

.....
Signature of Physician

PARENT OR GUARDIAN'S PERMIT

I hereby give my consent for .....to compete
Name

in C. N. E. S. S. approved sports except those crossed out at the .....
high school and for him to go with the coach on any trips: Town, City State

Football	Track	Golf	Swimming	Hockey	Softball	Fencing
Basketball	Baseball	Skating	Tennis	Wrestling	Skiing	Physical Ed.

A boy will not be covered until his Examination and Permit Card and registration fee have been received in the office of the Chairman of the C. N. E. S. S. Athletes Accident Benefit Fund Committee.

Neither the C. N. E. S. S. nor the high school assumes any responsibility in case an accident occurs. The C. N. E. S. S. expects to be able to carry out the provisions of its accident schedule. No guarantee, however, is made that this can be done.

NOTE: Rules of the Council of N. E. Secondary School Principals Associations urge that the above permit for competition be filed with the principal before a pupil may take part in high school athletics.

Boys are financially responsible for the safe return of all athletic equipment issued to them by the school.

Accidents must be reported within 12 days of occurrence. Requests for benefits not completed within 60 days from date of accident will be considered withdrawn unless extension is granted.

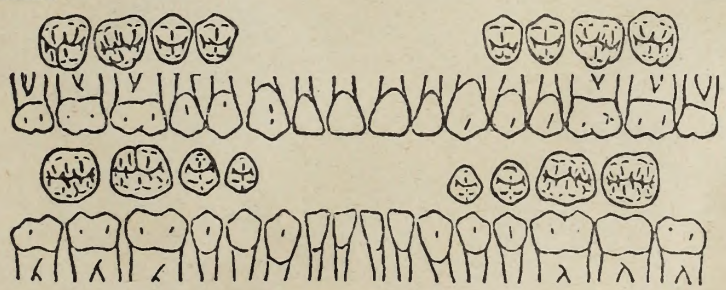
Date ....
Signature of Parent or Guardian

THIS COPY FOR THE SCHOOL'S FILES (OVER)

No dental benefits will be paid unless this examination is made and certified by a qualified dentist.

DENTAL EXAMINATION CHART

Please record all dental restorations as well as cavities. Mark all restorations **solid** and cavities in **outline** on chart.



....
Date Signature of Dentist

*Name .....

*Date of Birth .....
Month Day Year

*Place of Birth .....
City County State

THIS COPY FOR PARENT OR GUARDIAN

***Fill in this data even though dental examination is not made.** (OVER)

Form No. 1a.
SCHEDULE B

C. N. E. S. S. EXAMINATION AND PERMIT CARD

PHYSICIAN'S STATEMENT

I hereby certify that ..... (Name)

was examined by me on ..... (Date)

and found physically fit to engage in all sports except those crossed out.

..... (Signature of Physician)

PARENT OR GUARDIAN'S PERMIT

I hereby give my consent for ..... (Name) to compete in C. N. E. S. S. approved sports except those crossed out at the ..... (Town, City) ..... (State) high school and for him to go with the coach on any trips:

Football	Track	Golf	Swimming	Hockey	Softball	Fencing
Basketball	Baseball	Skating	Tennis	Wrestling	Skiing	Physical Ed.

A boy will not be covered until his Examination and Permit Card and registration fee have been received in the office of the Chairman of the C. N. E. S. S. Athletes Accident Benefit Fund Committee.

Neither the C. N. E. S. S. nor the high school assumes any responsibility in case an accident occurs. The C. N. E. S. S. expects to be able to carry out the provisions of its accident schedule. No guarantee, however, is made that this can be done.

NOTE: Rules of the Council of N. E. Secondary School Principals Associations urge that the above permit for competition be filed with the principal before a pupil may take part in high school athletics.

Boys are financially responsible for the safe return of all athletic equipment issued to them by the school.

Accidents must be reported within 12 days of occurrence. Requests for benefits not completed within 60 days from date of accident will be considered withdrawn unless extension is granted.

Date .... (Signature of Parent or Guardian)

RETURN THIS COPY TO THE CHAIRMAN OF THE ACCIDENT BENEFIT FUND

(OVER)

No dental benefits will be paid unless this examination is made and certified by a qualified dentist.

DENTAL EXAMINATION CHART

Please record all dental restorations as well as cavities. Mark all restorations **solid** and cavities in **outline** on chart.

..... (Date) ..... (Signature of Dentist)

*Name .....

*Date of Birth ..... (Month) (Day) (Year)

*Place of Birth ..... (City) (County) (State)

THIS COPY FOR PARENT OR GUARDIAN

***Fill in this data even though dental examination is not made.**

(OVER)

Teninga Brothers - Insurance Company
10833 S. Michigan Avenue
Chicago, Illinois

Accident - Sickness - Hospital - Medical - Surgical - Athletic Sports Insurance Since 1910

Over Three Million One Hundred Thousand Dollars in Claims Paid Policyholders

Over $91,500.00 in Claims Paid for More Than 10,500 Athletic Sports Injuries in Past Eight Years

ILLINOIS MUTUAL CASUALTY COMPANY
HOME OFFICE — PEORIA, ILLINOIS

A Practical Way to Budget Athletic Sports Injury Expense

Form 140 G—15M—7-45

To All Grade, High School, College and University Officials and Boards of Education:

The school year of 1945-46 will record another step forward that the Illinois Mutual Casualty Company has taken in offering athletic sports insurance to grade, high school, college and university students. It can be truthfully said that this Company has pioneered in this form of needed protection and this year, with the many increases and additions to the schedule of indemnities and the addition of plans of first-aid treatment and hospitalization, the policy now offered provides the best in athletic sports protection for the minimum in premium.

As we have reported in previous years, it has been the practice of the Company to increase the coverage, whenever possible, in order to give more complete protection to the athlete without a corresponding increase in premium. Again, this year more protection has been provided without an increase in premium. Our new policy has so many additional advantages that we can safely say it is superior to that provided by any other company or association.

We welcome the privilege of giving better service to you and your athletes in increasing numbers during the coming school year.

Sincerely yours,

E. A. McCord

President

Officers of National Federation and Illinois High School Association recommend Illinois Mutual plan of Athletic Sports insurance:

National Federation of State High School Athletic Associations

H. V. PORTER, Executive Secretary
7 South Dearborn St. Chicago 3, Ill.

June 15, 1945

Mr. E. A. McCord
Illinois Mutual Casualty Co.
Peoria, Ill.

Dear Mr. McCord:

Here is a statement which may be used if desired.

Your new policy which increases the benefits without any increase in cost represents another service which your company is rendering the schools. I have heard many fine comments on your promptness, fairness and efficiency in servicing the schools which have chosen to work with you in the protection of athletes and others. The new policy should be appreciated by those who are interested in providing protection against injury for their students.

Yours truly,

H. V. Porter

Secretary

June 21, 1945

Mr. E. A. McCord, President
Illinois Mutual Casualty Company
Peoria, Illinois

Dear Mr. McCord:

The Board of Directors of the Illinois High School Association has carefully examined the athletic sports policy written by the Illinois Mutual Casualty Company and feels that this policy is equal to, and, in certain respects, superior to some of the policies written by other insurance organizations in this field.

Through the cooperative efforts of the officers of the Illinois Mutual Casualty Company and the Illinois High School Association, several new features have been added to the 1945-46 policy. The special provision which allows coaches of member schools and athletic officials registered with the I.H.S.A. to be insured at the regular player-rate should be of particular interest to these men.

While it is not a function of the I.H.S.A. to promote the sale of athletic insurance for any one company, it is perhaps one of its functions to advise the member schools as to the reliability of the companies writing this type of insurance. It is with this thought in mind that I am glad to say that in the opinion of the officers of the I.H.S.A., the Illinois Mutual Casualty Company is a reliable concern and is rendering a good service to our high schools in offering a desirable form of athletic insurance.

Yours very truly,

Albert Willis

Executive Secretary

AW:MV

ILLINOIS MUTUAL CASUALTY COMPANY - Home Office, Peoria, Illinois

ACCIDENT — SICKNESS —HOSPITAL — MEDICAL — SURGICAL — ATHLETIC SPORTS INSURANCE SINCE 1910

The Pioneer in Popular Athletic Sports Accident Coverage

Grade or High School, College or University Athletic Sports Accident Protection

The Athletic Sports Accident policy issued exclusively by the Illinois Mutual Casualty Company, Peoria, Illinois, covers injuries received by the insured as follows:

The Coverage

While actually playing or practicing for an athletic game sponsored by the Grade or High School, College or University in which the insured is a pupil; or while in transportation to or from places of practice or play, as a participant, away from home only, provided such practice, play, or transportation is under the supervision and personal direction of the coach or duly delegated authority. (Physical education under supervision of teacher, covered same as athletic sports injuries.)

The Benefits

The Company will pay the actual medical expense for the reduction of fractures, dislocations, miscellaneous injuries, dental injuries, X-Ray and Fluoroscope, medical attendance, and hospital confinement, not, however, to exceed the largest amount set opposite the specific injury or benefit described in the Schedule of Indemnities set forth on opposite pages.

Accidental Death

The Company will pay the beneficiary of the insured $300.00, in lieu of all other benefits, if death, as a result of injury sustained as aforesaid, occurs within sixty (60) days from date of accident.

Premium From Effective Date of Policy to End of School Year

*All Sports	$3.00 per insured
*Football Only	2.50 per insured
*All Sports, except Football .	1.25 per insured

(*Including all intramural activities)

Transfer in particular sport or sports permitted if no claim presented on insured whose policy is being discontinued. Premium for each transfer 75c. Discontinued policy must be returned to Company with new application for the transferee.

An application is taken from each insured athlete and an individual policy issued. Claims paid promptly upon receipt of proof of injury approved by Coach and statement of expense from attending physician. Ask for number of applications desired.

SCHEDULE OF INDEMNITIES

COMPLETE FRACTURE OF BONES

Reduction and Treatment of

Both arms, one or more bones each arm	$150.00
Arm—both bones, between wrist and elbow	85.00
Arm—one bone, between wrist and elbow	35.00
Arm—above elbow	60.00
Both legs, one or more bones each leg	150.00
Leg—both bones between ankle and knee	100.00
Leg—one bone between ankle and knee	45.00
Leg—above knee (in cast)	75.00
Pelvis	100.00
Vertebrae, body of	75.00
Vertebrae, process of	10.00
Skull	50.00
Skull—with cerebral hemorrhage	80.00
Knee cap	75.00
Sternum	35.00
Collar Bone	30.00
Scapula	30.00
Cheek Bone	30.00
Nose	15.00
Tarsel or Carpel Bone	20.00
Rib—two or more	10.00
Rib—one only	5.00
Bone in hand—requiring banjo splint	25.00
Bone in hand—Radiograph required	12.50
Bone in hand—Radiograph not required	10.00
Bone in foot—Radiograph required	12.50
Bone in foot—Radiograph not required	10.00
Condyle—elbow or knee	20.00
Fingers or Toes—one or more	5.00
Jaw—upper or lower—alveolar process excepted	25.00
Coccyx	15.00
Bone—other than specifically covered	7.50

COMPLETE DISLOCATION OF JOINTS

Reduction and Treatment of (Excluding X-Ray)

Knee	$ 25.00
Knee—requiring cast	35.00
Shoulder	25.00
Ankle	15.00
Ankle—requiring cast	30.00
Acromic-clavicular	25.00
Elbow	25.00
Wrist	15.00
Hip	25.00

MISCELLANEOUS

(Excluding X-Ray)

Loss of entire sight of one Eye	$250.00
Cerebral hemorrhage	75.00
Injured knee—requiring surgery	60.00
Ruptured Spleen or Liver	50.00
Kidney—injury to	25.00
Ruptured Kidney—positive blood in urine	50.00
Artery—operation for ligating	25.00
Tendon—separation from bone	10.00
Laceration—suture of, requiring tetanus	8.00
Laceration—suture of	5.00
Bone or bones—removal of injured portion	25.00
Lung—puncture of	25.00

Dental Injuries

(Excluding X-Ray)

One chipped tooth or broken facing	$ 3.00
Two or more chipped teeth or broken facings—maximum fee	5.00
Replacing or restoring knocked out filling	3.00
Repairing or straightening one or more natural teeth knocked loose	5.00

Repairing or restoration of one broken or knocked out natural tooth..... 12.00
Replacing or restoration of one or more artificial teeth 7.50
Replacing or restoration of two or more natural teeth broken or knocked out—maximum fee..... 30.00

X-Ray and Fluoroscope

X-Ray examination to determine fracture or dislocation, $7.50.

Fluoroscope examination to determine fracture or dislocation, $5.00.

(No expense for X-Ray or Fluoroscope will be paid except when such examination is negative to a fracture or dislocation.)

Medical Attendance

If an injury does not come under the above Schedule of Indemnities, but requires treatment by a physician or surgeon, the Company will pay $2.00 for the first treatment off the field and $1.00 for each subsequent treatment. Maximum aggregate fee paid shall not exceed $12.00. Maximum aggregate fee paid for infection shall not exceed $6.00.

Hospital Confinement

When necessarily confined in hospital because of concussion, broken vertebrae, fracture of leg, fractured jaw, compound fracture of arm or injured knee requiring surgery, ruptured liver, spleen, or kidney, or other serious internal injury, hospital expense will be paid up to $7.50 per day for the first two days, and up to $4.00 per day for a further period not to exceed ten (10) days. Maximum aggregate hospital expense for any one injury shall not exceed $55.00.

Athletic Injury Claims Paid to June 1, 1945, Exceed $91,500

The Principal, Coaches, and Parents of insured athletes in hundreds of schools have written us commending our plan of athletic sports and physical education injury protection and our prompt, fair, and easy to settle claim methods.

Following is a list of towns and cities where we had students insured in the high school, or schools of that place during the 44-45 school year. In those towns or cities where we had students insured in more than one school we have indicated the number of schools following the name of the town or city.

A large number of these schools have continuously insured their athletes with the Illinois Mutual for the past eight years. We believe this is a good testimonial to the worth-whileness of Illinois Mutual Athletic Sports Accident Insurance for all schools and their athletes.

ALABAMA

Gurley
Homewood
Talladega
Tarrant
Troy
York

ARIZONA

Buckeye
Clarkdale
Coolidge
Gilbert
Hayden
Kingman
Litchfield
Peoria
Scottsdale
Thatcher
Tolleson
Williams
Winslow

DELAWARE

Claymont

FLORIDA

Jasper
St. Petersburg
Winter Haven

ILLINOIS

Abingdon
Albion
Aledo (2)
Alhambra
Alpha
Alton (2)
Annawan
Arcola
Argo
Arlington Heigbts
Arthur
Asbland
Ashton
Atlanta
Atwood
Auburn
Aurora
Barrington
Batavia
Bellflower
Bethalto
Bismarck
Bradford
Brimfield
Browns
Buckley
Buda
Bushnell
Byron
Cairo
Carlinville
Carlock
Carlyle (2)
Catlin
Centralia
Cerro Gordo
Chambersburg
Chatsworth
Chenoa
Chicago (33)
Chrisman
Collinsville
Columbia
Congerville
Cornell
Crescent City
Crete
Cuba
Danville
Decatur (2)
Deland
Des Plaines
Divernon
Dixon
Dupo
Dwigbt
East Peoria
East St. Louis
Edwardsville
Elgin (2)
Elizabeth
Elmhurst
El Paso
Evanston (2)
Farmer City
Fisber
Flanagan
Forest City
Forreston
Freeport
Fulton
Galena
Galesburg
Genoa
Georgetown
Gibson City
Girard
Grant Park
Grayville
Green Valley
Greenville
Hamilton
Hanover
Harvard
Havana
Hebron
Hennepin
Highland
Hillsdale
Hinckley
Hinsdale
Hoopeston
Industry
Jerseyville
Kaneville
Kansas
Kenney
Kewanee (2)
Kilbourne
Kincaid
LaFayette
LaHarpe
Lake Forest
Lanark
Latham
Leaf River
Lebanon
Lee Center
Leland
Lemont
LeRoy
Lexington
Lincoln
Livingston
Lomax
Mackinaw
Madison
Manito
Mansfield
Maple Park
Marseilles
Marsball
Media
Milledgeville
Milton
Monmouth
Morrison
Morton
Moweaqua
Mt. Sterling
Mt. Vernon
Mulberry Grove
Naperville
Nauvoo
Nebo
Newton
Niles Center
Normal
Oblong
Odell
Ohio
Orangeville
Oregon
Orion
Palatine
Palmyra
Patoka
Paw Paw
Pearl
Pecatonica
Pekin
Peoria (4)
Perry
Pittsfield
Plano
Pleasant Hill
Pleasant Plains
Prairie City
Propbetstown
Quincy (2)
Rantoul
Red Bud
Ridgefarm
Riverside
Rochester
Rock Falls
Rosamond
Rossville
Rusbville
St. Anne
St. Elmo
Sandwich
San Jose
Saunemin
Savanna
Saybrook
Scales Mound
Scottland
Seaton
Shabbona
Shelbyville
Sherrard
Smitbfield
Somonauk
South Beloit
Springfield (2)
Spring Valley
Staunton
Sterling
Stewardson
Stockton
Strasburg
Streator
Stronghurst
Sugar Grove
Sullivan
Sumner
Sycamore
Table Grove
Toulon
Towanda
Tuscola
Urbana (2)
Vandalia
Varna
Viola
Virden
Warsaw
Washburn
Wayne City
Weldon
West Chicago
Westville
Wheaton (3)
White Hall
Wilmington
Winchester
Windsor
Winnebago
Winnetka
Wyanet
Wyoming
Yates City
Zeigler
Zion

INDIANA

Andrews
Angola
Ashley
Beecb Grove
Bloomfield
Boggstown
Bourbon
Brookville
Buffalo
Burket
Butler
Cayuga
Chalmers
Chesterton
Colfax
Cromwell
Etna Green
Fairmount
Falmoutb
Frankfort
Gary (2)
Greentown
Griffith
Guilford
Hamilton
Hoagland
Howe (2)
Huntingburg
Idaville
Indianapolis
Jeffersonville
Kendallville
Kingman
Laketon
Lawrenceburg (2)
Linton
Lizton
Loogootee
Montpelier
Nappanee
New Paris
North Manchester (3)
Oakland City
Orleans
Otterbein
Oxford
Petersburg
Plainfield
Pleasant Lake
Pleasant Mills
Redkey
St. Joe
Speedway City
Spencerville
Spiceland
Sunman
Sweetser
Union City
Veedersburg

General Accident
Fire and Life
Assurance Corporation, Ltd.
Philadelphia, Pennsylvania

PLAY HARD . . . PLAY SAFE!!

When a Football Team runs "rough-shod" over its opponents . . . when a Basketball combination sets a new league scoring record . . . or, when a Baseball aggregation comes through with a hitting-streak that drives in winning runs there is no doubt about it, they are playing hard and—now they can play safe protected by personal accident insurance.

• • • •

ACCIDENTS COVERED: Members of an insured team are covered against injuries sustained while actually playing in a game . . . while participating in regular practice . . . or, while being transported enroute and in a group to or from games away from the home field.

• • • •

EXPENSES COVERED: Reimbursement will be made for actual expenses — after the first $10.00 — incurred by an insured player injured during the term of the coverage, up to the sum of $250.00 for each accident. Such expenses include X-rays, Medicines, Surgical Appliances, Hospital Bills, Nurses', Physicians' and Surgeons' fees, also Dentists' Bills for repair or replacement of natural teeth damaged as the result of an accident.

• • • •

SPORTS COVERED: These are divided into four groups, with a different premium rate for each sport. For sports not included in these four groups, quotations will be considered upon submission of particulars.

• • • •

TERM OF COVERAGE: Regardless of the length of the playing season, this coverage is written for a term of six months.

COST FOR AMATEUR TEAMS

The various sports and premium rates per individual player insured are:

1. Football or Soccer $10.00
2. Boxing or Wrestling..... 7.00
3. ★ Basketball, Baseball or Softball 3.25
4. Tennis, Track, Bowling, Golf or Swimming 2.50

The specified rates are minimum premiums.

Semi-professional Teams are also eligible. Increase the above rates 50%.

★ School or College.....$2.75

The insurance is issued only to cover the entire squad for each particular sport. All members of a team, including substitutes, must be insured—not the regular playing members only. For example, if an entire football squad consists of 40 members coverage must be written on all 40 members of the squad. Teams engaged in sports involving an extraordinary exposure to injury will not be accepted unless the squad carries adequate reserves, for example football squads comprising less than 20 players.

• • • •

REPLACEMENTS AND ADDITIONS: Rates are on a minimum premium basis, therefore, no cancellations are permitted, but if any team members originally insured are dropped from a team, new members replacing them will be insured without charge. Additional new members may be insured by payment of the required minimum premium. Coverage for replacements and for additional new members will be effective as of the date request to insure them is received by the authorized representative of the Company.

• • • •

HOW TO OBTAIN THIS COVERAGE: Merely secure a list of the names and addresses of all members on the squad, identify the team, and state nature of the sport to be covered. Upon receipt of this list by an agent of the Company accompanied by full premium, a binder may be issued as of date received, or a specified subsequent date. Individual Emergency Medical Expense Accident Policies, with Special Rider attached, will be issued at the Home Office.

Sports accidents can be costly

Even when every precaution is taken, accidents do happen . . . and there is no way of knowing ahead of time how much it will cost for proper treatment and care.

Coaches, Managers, Athletic Directors and other officials can now secure protection for members of Amateur Sports Teams under their supervision.

PLAY SAFE . . . INSURE YOUR TEAM

under the Plan of

Accident Coverage

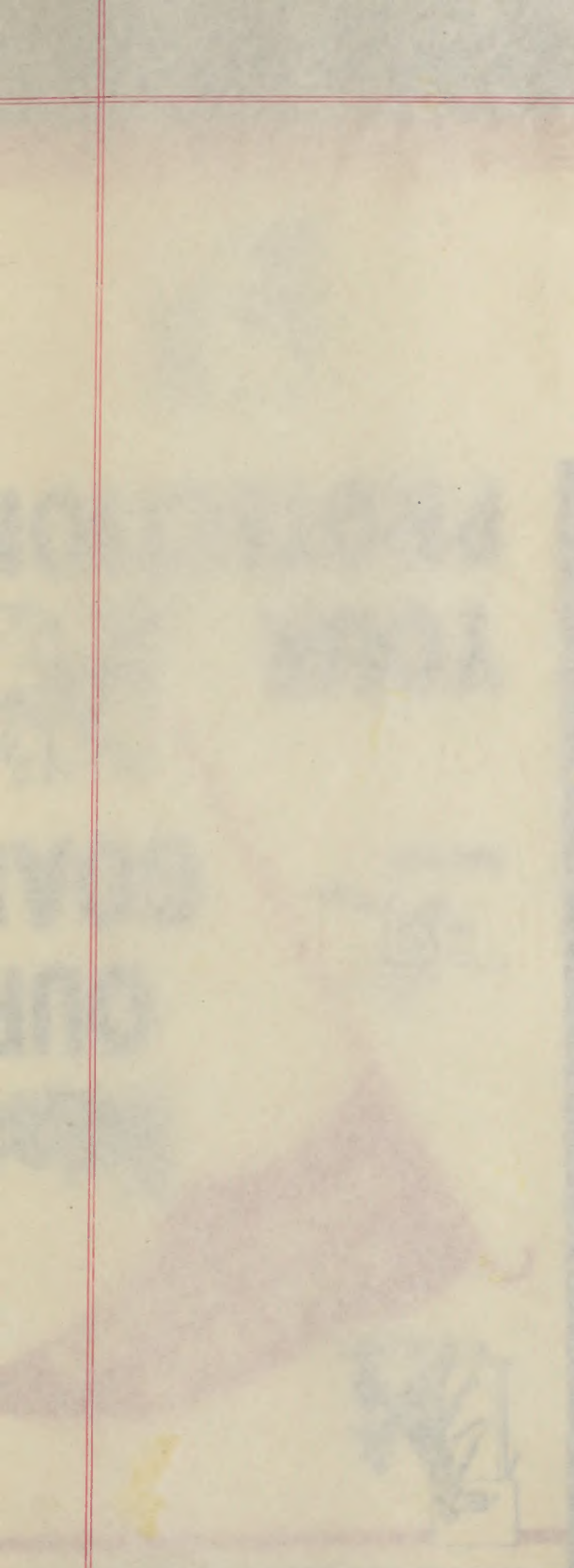
for Amateur Sports Teams

issued by

GENERAL ACCIDENT

FIRE AND LIFE ASSURANCE CORPORATION

General Bldgs. Philadelphia



Paul N. Chaput, Inc.

Insurance Brokers

106 Lafayette Street

Salem, Massachusetts

Paul N. Chaput, Inc.

Insurance Brokers

106 Lafayette Street

Salem, Massachusetts

Excerpts from letter of May 15, 1947.

"This policy only covers schedule classified students while engaged in the playing (including practice) of the sports listed in the policy while the classified students is under the direction and supervision of the athletic association.

This policy is written for a term of one year, at a minimum premium of $175., and the following rates apply per student as per the schedule:"

Sport	Table of Premiums Dental Rider Included
Football	2.65
Wrestling	2.65
Boxing	2.65
Hockey	2.10
LaCrosse	2.10
Basketball	1.05
Soccer	1.05
Baseball	.95
* Physical Ed.	.90
Track	.70
Golf	.70
Tennis	.70
Swimming	.70
** Physical Ed.	.55

* Physical Education including intra-mural competitive sports excepting football, wrestling, boxing, hockey, and LaCrosse.

** No intra-mural competitive sports.

Excerpts from letter of May 15, 1947.

"This policy only covers schedule classified students while engaged in the playing (including practice) of the sports listed in the policy while the classified students is under the direction and supervision of the athletic association.

This policy is written for a term of one year, at a minimum premium of $175., and the following rates apply per student as per the schedule:"

Sport	Table of Premiums Dental Rider Included
Football	2.65
Wrestling	2.65
Boxing	2.65
Hockey	2.10
Lacrosse	2.10
Basketball	1.05
Soccer	1.05
Baseball	.95
* Physical Ed.	.90
Track	.70
Golf	.70
Tennis	.70
Swimming	.70
** Physical Ed.	.55

* Physical Education including intra-mural competitive sports excepting football, wrestling, boxing, hockey, and lacrosse.

** No intra-mural competitive sports.

PROPOSED PLAN OF BLANKET ACCIDENT INSURANCE OFFERED TO SCHOOL STUDENTS ENGAGED IN ATHLETICS

Provides coverage while playing or practicing the games in which students are scheduled to compete.

BENEFITS

PART I

MEDICAL EXPENSE (not exceeding amount shown in schedule for injuries listed).

SCHEDULE

	FRACTURES	NOT TO EXCEED
1.	Fractured skull (operative case)	$100.00
2.	Concussion of skull (Determined on per visit basis)	35.00
3.	Upper jawbone (Maxilla)	35.00
4.	Lower jawbone (Mandible)	50.00
5.	Broken nose	10.00
6.	Broken nose (S.T.**)	40.00
7.	Shoulder (Clavicle--closed)	25.00
	open (S.T.**)	40.00
	Scapula	25.00
8.	Broken rib or ribs	5.00
9.	Vertebral process (Non operative)	10.00
10.	Vertebrae--open (S.T.**)	100.00
11.	Pelvis (one bone)	50.00
	(multiple)	75.00
	ARMS FRACTURES	
12.	Humerus--closed	$ 75.00
	open (S.T.**)	100.00
13.	Radius or ulna--closed	50.00
	open (S.T.**)	75.00
14.	Both radius and ulna--closed	75.00
	open	100.00
15.	Broken elbow involving joint	75.00
16.	Colles fracture--closed	60.00
	open	100.00
17.	Wrist Carpal--closed	50.00
	open	75.00
18.	Wrist Metacarpal--closed	30.00
	open	60.00
19.	Finger--one	20.00
	Multiple on one hand	35.00

PROPOSED PLAN OF BLANKET ACCIDENT INSURANCE OFFERED
TO SCHOOL STUDENTS ENGAGED IN ATHLETICS

Provides coverage while playing or practicing the games in which students are scheduled to compete.

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	open	100.00
17.	Wrist Carpal--closed	50.00
	open	75.00
18.	Wrist Metacarpal--closed	30.00
	open	60.00
19.	Finger--one	20.00
	Multiple on one hand	35.00

LEG FRACTURES	NOT TO EXCEED
20. Femur--closed	$100.00
open	150.00
21. Knee cap (Patella)--closed	50.00
open	100.00
22. Tibia--closed	75.00
open	100.00
23. Fibula--closed	50.00
open	75.00
24. Oscalis--closed	50.00
open	100.00
25. Tibia and Fibula--closed	100.00
open	150.00
26. Metatarsal (ankle) bones--closed	30.00
open	60.00
27. Astragalus--closed	40.00
open	80.00
28. Tarsal--closed	30.00
open	60.00
29. Toes--single	20.00
several	35.00
30. Potts fracture--closed	75.00
open	100.00

INJURIES

Medical treatment for injury to eye or eyes	$ 75.00
Kidney injury	50.00
Injuries to internal knee ligaments	50.00

Services for the above injuries are determined on a $3.00 per visit per day basis with the maximum not to exceed the amounts given.

DISLOCATIONS

Shoulder	$ 25.00
Elbow	25.00
open (S.T.**)	40.00
Wrist--closed	15.00
open (S.T.**)	40.00
Finger--reduction and splint	5.00
open (S.T.**)	20.00
Ankle	20.00
Astragalus	30.00
Toe	5.00

Any dislocation injury which does not keep a student out of competition for a period of at least 20 days is limited to a

20.	Femur--closed	$100.00
	open	150.00
21.	Knee cap (Patella)--closed	50.00
	open	100.00
22.	Tibia--closed	75.00
	open	100.00
23.	Fibula--closed	50.00
	open	75.00
24.	Dorsals--closed	50.00
	open	100.00
25.	Tibia and Fibula--closed	100.00
	open	150.00
26.	Metatarsal (ankle) bones--closed	30.00
	open	60.00
27.	Astragalus--closed	40.00
	open	80.00
28.	Tarsal--closed	30.00
	open	60.00
29.	Toes--single	20.00
	several	35.00
30.	Potts fracture--closed	75.00
	open	100.00

INJURIES

Medical treatment for injury to eye or eyes	$ 75.00
Kidney injury	50.00
Injuries to internal knee ligaments	50.00

Services for the above injuries are determined on a $25.00 per visit per day basis with the maximum not to exceed the amounts given.

DISLOCATIONS

Shoulder	$ 25.00
Elbow	25.00
open (S.T.**)	40.00
Wrist--closed	15.00
open (S.T.**)	40.00
Finger--reduction and splint	5.00
open (S.T.**)	20.00
Ankle	20.00
Astragalus	30.00
Toe	5.00

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maximum fee of $5.00. Services for dislocations are determined on a $3.00 per visit per day basis with $1.00 extra for strapping when required.

**S.T. signifies surgical or special treatment.

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Knee	$ 15.00
Elbow	15.00
Wrist	10.00
Ankle	20.00

Any sprain which does not keep a student out of competition for a period of at least 10 days is limited to a maximum fee of $5.00. Services for sprains are paid on a $3.00 per visit per day basis with $1.00 extra for strapping of joints. The schedule above is not to be exceeded.

LACERATIONS, CUTS AND CONTUSIONS

Physician's fee $3.00 plus $1.00 for each suture ...	$ 10.00
Tetanus Ant. treatment when given at first office call.	1.00

X-RAY SCHEDULE

X-ray demonstration by Physicians with XD qualification	
Single finger or toe	$ 3.50
Hand, wrist, forearm, elbow, humerus, ankle, foot, leg, knee, femur	6.00
Shoulder, clavicle or scapula	8.00
Nasal bones, mandible	8.00
Pelvis, hip joint	11.00
X-ray demonstration by Physicians with SD qualifications	
Single finger or toe	$ 5.00
Hand, wrist, forearm, elbow, humerus, ankle, foot, leg, knee, femur	8.00
Shoulder, clavicle or scapula	10.00
Nasal bones, mandible	10.00
Pelvis, hip joint, spine	15.00

LIMITATIONS

I. No allowance will be paid for diathermy treatments.

II. No allowance will be paid for infections resulting from surface wounds.

III. A radiograph is required by the corporation on all fractures and will be paid for by the corporation, according to the fee schedules.

Knee	$ 15.00
Elbow	15.00
Wrist	10.00
Ankle	20.00

Any surgeon which does not keep a student out of competition for a period of at least 10 days is limited to a maximum fee of $5.00. Services for sprains are paid on a $5.00 per visit per day basis with $1.00 extra for strapping of joints. The schedule above is not to be exceeded.

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PART II

HOSPITAL INDEMNITY

$5.00 per day

PART III

MISCELLANEOUS HOSPITAL EXPENSES

$25.00 as maximum for expense of X-ray, Laboratory tests, medicine, surgical dressings, anaesthetics or use of operating room.

MAXIMUM LIMIT OF LIABILITY

The Limit of Payment per claim on account of any one student under Parts I, II, and III combined is $500.00.

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Employers' Group

Liability Assurance Corp. Ltd.

New England Department

1 Liberty Square

Boston 7, Massachusetts

Boston University
School of Education
Library

Employers' Group

Liability Assurance Corp. Ltd.

New England Department

1 Liberty Square

Boston 7, Massachusetts

PROPOSED PLAN OF BLANKET ACCIDENT INSURANCE OFFERED TO SCHOOL STUDENTS ENGAGED IN ATHLETICS

Provides coverage while playing or practicing the game in which students are scheduled to compete.

BENEFITS

PART I

MEDICAL EXPENSE (not exceeding amount shown in schedule for injuries listed).

SCHEDULE

	FRACTURES	NOT TO EXCEED
1.	Fractured skull (operative case).....	$100.00
2.	Concussion of skull (Determined on per visit basis).....	35.00
3.	Upper jawbone (Maxilla).....	35.00
4.	Lower jawbone (Mandible).....	50.00
5.	Broken nose.....	10.00
6.	Broken nose (S.T.**).....	40.00
7.	Shoulder (Clavicle--closed).....	25.00
	open (S.T.**).....	40.00
	Scapula.....	25.00
8.	Broken rib or ribs.....	5.00
9.	Vertebral process (Non operative).....	10.00
10.	Vertebrae--open (S.T.**).....	100.00
11.	Pelvis (one bone).....	50.00
	(multiple).....	75.00
	ARMS FRACTURES	
12.	Humerus--closed.....	$ 75.00
	open (S.T.**).....	100.00
13.	Radius or ulna--closed.....	50.00
	open (S.T.**).....	75.00
14.	Both radius and ulna--closed.....	75.00
	open.....	100.00
15.	Broken elbow involving joint.....	75.00
16.	Colles fracture--closed.....	60.00
	open.....	100.00
17.	Wrist Carpal--closed.....	50.00
	open.....	75.00
18.	Wrist Metacarpal--closed.....	30.00
	open.....	60.00
19.	Finger--one.....	20.00
	Multiple on one hand.....	35.00

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	open	60.00
19.	Finger--one	20.00
	Multiple on one hand	35.00

	LEG FRACTURES	NOT TO EXCEED
20.	Femur--closed	$100.00
	open	150.00
21.	Knee cap (Patella)--closed	50.00
	open	100.00
22.	Tibia--closed	75.00
	open	100.00
23.	Fibula--closed	50.00
	open	75.00
24.	Oscalis--closed	50.00
	open	100.00
25.	Tibia and Fibula--closed	100.00
	open	150.00
26.	Metatarsal (ankle) bones--closed	30.00
	open	60.00
27.	Astragalus--closed	40.00
	open	80.00
28.	Tarsal--closed	30.00
	open	60.00
29.	Toes--single	20.00
	several	35.00
30.	Potts fracture--closed	75.00
	open	100.00

INJURIES

Medical treatment for injury to eye or eyes	$ 75.00
Kidney injury	50.00
Injuries to internal knee ligaments	50.00

Services for the above injuries are determined on a $3.00 per visit per day basis with the maximum not to exceed the amounts given.

DISLOCATIONS

Shoulder	$ 25.00
Elbow	25.00
open (S.T.**)	40.00
Wrist--closed	15.00
open (S.T.**)	40.00
Finger--reduction and splint	5.00
open (S.T.**)	20.00
Ankle	20.00
Astragalus	30.00
Toe	5.00

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MAXIMUM LIMIT OF LIABILITY

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Rider may be attached adding following Dental Schedule:

No dental injury will be paid for injured teeth unless the original examination card shows these teeth to be in good condition when the examination was made. Dental work must be performed and completed before payment is made.

Chipped tooth...	$ 2.00
Broken back tooth.....	6.00
One front tooth knocked out or broken.....	25.00
More than one front tooth knocked out or broken.....	50.00
Fillings knocked out of front tooth replaced.....	3.00
Broken front tooth facings - replaced.....	3.00

The cost of restoring artificial teeth, crowns or peg teeth will be restricted to one-half the scheduled payments.

THE AMOUNT ACTUALLY ALLOWED WILL NOT EXCEED THE PHYSICIANS OR DENTIST'S ITEMIZED STATEMENT WHICH MUST ACCOMPANY EVERY REQUEST FOR BENEFIT. THE SCHEDULED FEE IS THE MAXIMUM WHICH WILL BE ALLOWED IN EACH CASE.

The policy is subject to a Minimum Premium. A suggested method of computing the Minimum Premium is to be guided by the following table:

Up to 40	Classified Students	$ 50.00
41 to 60	" "	75.00

according to the fee schedules.

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The policy is subject to a Minimum Premium. A suggested method of computing the Minimum Premium is to be guided by the following table:

Up to 40 Classified Students ..... $ 50.00
41 to 60 " " 75.00

61 to 80	Classified Students	.....	$100.00
81 to 100	" "	.....	125.00
101 to 150	" "	.....	175.00
151 to 250	" "	.....	300.00
251 or over	" "	.....	400.00

An adjustment would be made, of course, at the end of the policy term, (i.e. If the minimum premium quoted was $150 and it developed that the earned premium was $185 due to greater participation it would then be necessary to bill the school for the Additional $35.00).

TABLE OF PREMIUMS

SPORT	REGULAR	DENTAL RIDER INCLUDED
Football	$2.50	$2.65
Wrestling	2.50	2.65
Boxing	2.50	2.65
Hockey	2.00	2.10
LaCrosse	2.00	2.10
Basketball	1.00	1.05
Soccer	1.00	1.05
Baseball	.90	.95
*Physical Ed.	.75	.90
Track	.65	.70
Golf	.65	.70
Tennis	.65	.70
Swimming	.65	.70
**Physical Ed.	.50	.55

* Physical Education including intra-mural competitive sports excepting football, wrestling, boxing, hockey, and LaCrosse.

** No intra-mural competitive sports

If any Classified Student engages in more than one Sport,

61 to 80	Classified Students	..... $100.00
81 to 100	" "	..... 125.00
101 to 150	" "	..... 175.00
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Tennis	.65	.70
Swimming	.65	.70
**Physical Ed.	.50	.55

* Physical Education including Intra-mural competitive sports excepting football, wrestling, boxing, hockey, and LaCrosse.

** No intra-mural competitive sports

If any Classified Student engages in more than one sport,

it will be necessary to charge the full premium for each Sport participated therein.

If any Classified Student, included in the original schedule, drops out during the term of the policy, no Return Premium will be in order.

This is not a Policy. It is an outline of the plan of insurance underwritten by:

The Employers' Liability Assurance Corp.

The American Employers' Insurance Co.

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CHAPTER IV

CONCLUSIONS

In conclusion to the work done by the author he wishes to summarize his study in the following manner.

1. There was mailed, to each principal of the 245 high schools of Massachusetts, a letter of introduction, a questionnaire, and one self-addressed stamped envelope.

2. The first returns came in two days later.

3. The total returns numbered 185 in all or better than 75 per cent.

4. A knowledge of interscholastic activities carried on by the high schools of Massachusetts, the number of activities each school carried on, and the popularity of each activity was gleaned from the data received.

5. The method or methods used in paying for injuries incurred in interscholastic competition was well brought forth.

6. An investigation of insurance plans now being used by some of the high schools of Massachusetts listed the benefits given the schools.

7. The findings of question No. 9 of the questionnaire disclosed the reasons for some schools having discontinued various insurance plans thereby affording an insight into

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7. The findings of question No. 9 of the questionnaire disclosed the reasons for some schools having discontinued various insurance plans thereby affording an insight into

this matter.

8. The last question of the survey showed that a small percentage of the teachers today are taking advantage of the Teacher Liability Insurance.

RECOMMENDATIONS

At this time the author wishes, with malice toward none, to make a few recommendations with the thought that some good may come of them.

First, that the school administrators be more fully informed regarding the advantages of liability insurance relating to the athletes of interscholastic competition.

Second, that the school administrators, through Parent-Teacher Associations and other means, enlighten the parents regarding the advantages of liability insurance relating to the athletes ~~of~~ interscholastic competition.

Third, that the administrators will endeavor to choose the best possible insurance policy in an effort to protect those students who are placed in their care.

Fourth, that the teachers be enlightened as to the advantages and protection given them through the medium of liability insurance.

Fifth, that a better understanding be brought about between the parent and school in regard to the payment of injuries incurred in interscholastic competition.

Date Due

		AUG 8	1961
JAN 14	1948	JAN 5	1963
MAY 5	1948	MAR 7	1964
OCT 23	1948		
JAN 11	1950		
AUG 3	1950		
JAN 18	1952		
MAR 24	1952		
JAN 9	1953		
JAN 9	1953		
MAR 5	1956		
APR 27	1959		
MAR 19	1960		
R 2	1960		
APR 2	1960		
APR 20	1960		

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